

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

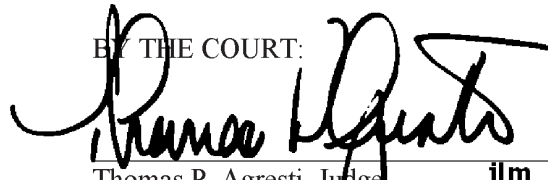
In Re: : Bankruptcy No. 16-10672-TPA  
Jaime Marie Osborne, :  
Debtor : Chapter 13  
:   
Jaime Marie Osborne, : Document No. 64  
:   
Movant :   
:   
v. :   
:   
Carrington Mortgage Service, LLC, :   
:   
AND :   
:   
Ronda J. Winnecour/Esquire :   
Chapter 13 Trustee, :   
Respondents :

**ORDER**

*AND NOW*, this 19<sup>th</sup> day of December, 2017, it is hereby ***ORDERED*** that:

- (1) The Modification Agreement between **Jaime Marie Osborne and Carrington Mortgage Service, LLC** is approved;
- (2) The terms of the loan shall be as follows:
  - a. Due Date: March 1, 2018 and 1<sup>st</sup> of each month thereafter;
  - b. New Monthly Payment: \$605.16; P&I \$325.27 + Escrow \$279.89;
  - c. Interest Rate: 4.125%
  - d. Loan Term: 30 Years;
  - e. Maturity Date: March 1, 2048;
  - f. Principal Balance: \$67,113.13;
  - g. Deferred payment: \$0.00;
  - h. Pre-Petition Arrears: \$0.00;
- (3) *Within fourteen (14) days* from the date of this Order the Debtors shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:

  
Thomas P. Agresti, Judge jlm  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Jaime Marie Osborne  
Debtor

Case No. 16-10672-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2017.

db +Jaime Marie Osborne, 4006 Fargo Street, Erie, PA 16510-3548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Jaime Marie Osborne dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Matthew John McClelland on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5